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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/917,676	07/31/2001	Carl Bruecken	06975-195001	1181
26171	7590	04/07/2004	EXAMINER	
FISH & RICHARDSON P.C. 1425 K STREET, N.W. 11TH FLOOR WASHINGTON, DC 20005-3500			BAYAT, BRADLEY	
			ART UNIT	PAPER NUMBER
			3621	

DATE MAILED: 04/07/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.

09/917,676

Applicant(s)

BRUECKEN, CARL

Examiner

Bradley Bayat

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 31 July 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-30 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-30 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

## Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

## Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date 5.
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_.

### DETAILED ACTION

Claims 1-30 are presented for examination on the merits.

#### *Claim Rejections - 35 USC § 102*

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

**Claims 1-30 are rejected under 35 U.S.C. 102(b) as being anticipated by Zeanah et al., U.S. Patent 5,933,816.**

As per the following claims, Zeanah discloses:

1. A method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements, the method comprising: entering personalized transaction identification information about a transaction using an input device (column 6, lines 39-44); maintaining the personalized transaction identification information (column 6, lines 44-56); and matching the personalized transaction identification information with online banking transaction information (column 7, lines 1-60).
2. The method of claim 1 wherein entering the personalized transaction identification information comprises entering the personalized transaction identification information contemporaneously with the transaction (columns 11-16).

3. The method of claim 1 wherein entering the personalized transaction identification information comprises entering the personalized transaction identification information subsequent to the transaction (columns 11-16).
4. The method of claim 1 wherein the input device comprises a keypad (columns 6-7).
5. The method of claim 1 wherein the input device comprises a PDA (column 5, lines 45-55).
6. The method of claim 1 further comprising transferring the personalized transaction identification information to a host using a transfer protocol (figure 1, 2, 4B-C and associated text).
7. The method of claim 6 wherein the transfer protocol comprises infrared (IR) beaming (column 5, line 38 – column 6, line 10).
8. The method of claim 6 wherein the transfer protocol comprises a synchronizing method (column 5, line 38 – column 6, line 10).
9. The method of claim 1 wherein the personalized transaction identification information comprises at least one of a description of a purchase, a check number, and an amount (columns 13-14).

10. The method of claim 1 wherein matching the personalized transaction identification information comprises downloading online banking transaction information and accessing the maintained personalized transaction identification information (column 15-16).
11. The method of claim 10 wherein matching the personalized transaction identification further comprises generating audit data, the audit data providing a differential value between personalized account balance data corresponding to the personalized transaction identification information and online banking account balance data (column 14, line 42-column 15, line 10)
12. The method of claim 10 further comprising storing the personalized transaction identification information at a host (columns 15-16).
13. The method of claim 10 further comprising storing the personalized transaction identification information at a third party storage facility accessible by an ISP (column 2, lines 16-43).
14. The method of claim 10 further comprising storing the personalized transaction identification information at an ISP (column 2, lines 16-43).
15. A method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements, the method comprising:

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receiving personalized transaction identification information about a transaction from an input device; maintaining the personalized transaction identification information; and matching the personalized transaction identification information with online banking transaction information (column 7, lines 1-60).

16. The method of claim 15 further comprising transferring the personalized transaction identification information from an input device using a transfer protocol (columns 6-7).

17. The method of claim 16 wherein the transfer protocol comprises infrared (IR) beaming (see above).

18. The method of claim 16 wherein the transfer protocol comprises a synchronizing method (see above).

19. The method of claim 15 wherein the personalized transaction identification information comprises at least one of a description of a purchase, a check number, and an amount (see above).

20. The method of claim 15 wherein matching the personalized transaction identification information comprises downloading online banking transaction information and accessing the maintained personalized transaction identification information (see above).

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21. The method of claim 20 wherein matching the personalized transaction identification further comprises generating audit data, the audit data providing a differential value between personalized account balance data corresponding to the personalized transaction identification information and online banking account balance data (see above).

22. The method of claim 15 further comprising storing the personalized transaction identification information at a host (see above).

23. The method of claim 15 further comprising storing the personalized transaction identification information at a third party storage facility accessible by an ISP (see above).

24. The method of claim 15 further comprising storing the personalized transaction identification information at an ISP (see above).

25. A method for storing and displaying supplemental descriptors for online banking transaction statements, the method comprising: entering personalized transaction identification information using an input device; transferring the personalized transaction identification information from the input device through an interface to a storage device; maintaining the personalized transaction identification information on the storage device; accessing the personalized transaction identification information through an interface responsive to user selections; and displaying the personalized transaction identification information (column 7, lines 1-60).

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26. The method of claim 25 wherein the storage device comprises a third party storage device accessible through an interface to an ISP (columns 2-3)

27. The method of claim 25 wherein the storage device comprises a host (see above).

28. The method of claim 25 wherein the storage device comprises an ISP (see above).

29. The method of claim 25 wherein the transfer protocol comprises a synchronizing method (see above).

30. The method of claim 25 wherein accessing the personalized transaction identification information comprises using an interface responsive to user selection to review, edit, supplement, or revise the personalized transaction identification information (see tools & languages under Zeanah).

Claims 15-30 are rejected as above and as cited under claims 1-14 as per Zeanah.

*Examiner has pointed out particular references contained in the prior arts of record in the body of this action for the convenience of the applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested from the applicant, in preparing the response, to consider fully the entire references as*



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*potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior arts or disclosed by the examiner.*

**Conclusion**

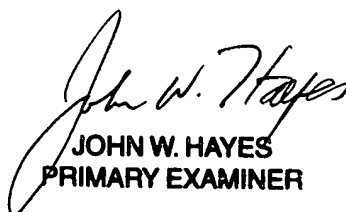
The prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

- Patent No. 6,202,054 to Lawlor et al.
- Patent No. 6,442,532 to Kawan.
- **Patent No. 6,446,048 B1 to Wells et al.**
- Patent No. 6,332,131 B1 to Grandcolas et al.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Bradley Bayat whose telephone number is 703-305-8548. The examiner can normally be reached on Tuesday-Friday during normal business hours.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 703-305-9768. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

  
JOHN W. HAYES  
PRIMARY EXAMINER